



**THINK CYBER SECURITY: ADVANCED ELECTRONIC
SIGNATURES ACHIEVEING
THE DESIRED LEVEL OF TRUST & AUTHENTICITY**

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Whether you like it or not

Digital transformation has
been accelerated by
COVID-19



Business transformation

The core elements include:

- migrating from on-premises systems to clouds
- modernizing financial and operational software
- improving the customer experience using technology
- creating a more dynamic and flexible working environment.



Existing Databases

- Registrar General
 - ZRP
 - CVR
- Finance/Insurance
- ZIMRA
- NSSA
- Company registration
- Immigration and Customs



Types of Cyber-Crimes

- Phishing/Vishing/Smishing – personal information obtained usually through social engineering
- misusing personal information (identity theft);
- Denial of service attacks (Ransomware and remote access Trojan)
- Agent malpractices – remote withdrawals
- hacking: shutting down or misusing websites or computer networks;
- spreading hate and inciting terrorism;



Types of Cyber-Crimes

- Mobile Money fraud;
- Card cloning;
- False transactions;
- distributing child pornography;
- Grooming: making sexual advances to minors;



Insurance businesses are having to increasingly depend on online presence and remote access records as they adapt to the new reality.



What is needed for Online Presence

- Domain Registration
 - Website
 - Email
- Email & Website Hosting



Electronic Signature

- An **e-signature** or **electronic signature** is a legal way to get consent or approval on **electronic** documents or forms.
- It can replace a handwritten **signature** in virtually any process.



How and where do I get by e-signature

- <https://www.hellosign.com>
- <https://www.signnow.com>
- <https://signeasy.com>
- <https://www.sodapdf.com>
- <https://www.xpertdoc.com>
- <https://acrobat.adobe.com/us/en/sign/electronic-signatures.html>



Types of e-signatures

- a signature which is simply typed in to a document, including an email;
- a scanned image of a person's actual signature which is pasted into a document;
- a signature which is drawn on a web or app based system using a stylus or finger on a mobile phone, touch screen computer or a tablet;
- a tick-box or a clickable button on a webpage or in an email;
- a secure signature applied to a document using software which encrypts the signed document which is then authenticated by a third party certifier acting as a "witness"; or
- a secure (commonly referred to as "digital") signature which is authenticated using a private (unique to the each signatory) encrypted signature key embedded in the document itself



What does the Law say

- Cyber criminal law in Zimbabwe is provided for mainly in [Chapter VIII COMPUTER-RELATED CRIMES \(Codification and Reform\) Act \[Chapter 9:23\]](#)
- This whole chapter (Sections 162- 168 of the Code) provide for computer related crimes (often collectively described as ‘cyber crimes’).
- Other statutes providing for cybercrime related offences are the [Interception of Communications Act \[Chapter 11:20\]](#) and the [Postal and Telecommunications Act \[Chapter 12:05\]](#)



Criminal Codification

Chapter VIII of the Criminal Law (Codification and Reform) Act [Chapter 9:23]

Computer Related Crimes

Section 163 - Unauthorised access to computers

Section 164 - Deliberate introduction of computer virus into computer or computer network

Section 165 - Unauthorised Manipulation of Computer data

Section 167 - Unauthorised use of Credit and Debit Cards

Section 168 - Unauthorised use of Passwords and Pin numbers



Section mostly used

136 Fraud

Any person who makes a misrepresentation

(a) intending to deceive another person or realising that there is a real risk or possibility of deceiving another person; and

(b) intending to cause another person to act upon the misrepresentation to his or her prejudice, or realising



What does the Law say about e-signature

- Electronic signatures are recognised and enforceable in other countries;

- Cyber Security and data Protection;

“PART 1 of 163”

offences relating to Computer systems, Computer data, data storage mediums, data codes and devices;

164G Identity-related offence



164G Identity-related offence

Any person who unlawfully and intentionally by using a computer or information system acquires, transfers, possesses or uses any means of identification of another person with the intent to commit, or to assist in connection with the commission of an offence shall be guilty of an offence and liable to a fine not exceeding level 10 or imprisonment for a period not exceeding five years or to both such fine and such imprisonment.



Corruption in Cyber space

- Corruption is digitalised
- Digital evidence is required always in order to Arrest and prosecute
- Money Is stolen on digital platform
- bribes are paid in bank accounts, mobile money
- Solicitation is done via telephone and mobile devices



Experts in Cyber Security

- Cyber crimes are sophisticated and need experts in the CIO/CTO, investigators, prosecutors and justice system.
- Employees, investigators, prosecutors and those in the justice system should have the required training and skills to manage the process to get maximum benefits



Cyber security cooperation

- **National Computer Incident Response Team (CIRT also called the national emergency response team (NERT):** This will consist of all security apparatus. Their role is to analyse cyber threat trends, coordinates response and disseminates information to all relevant stakeholders.
- **Cybersecurity Awareness and Education:** A national programme should exist to raise awareness about cyber threats.
- **Public-Private Sector Cyber security partnership:** Governments should form meaningful partnership with the private sector
- **Cyber security Skills and Training Programme:** A programme should help train cyber security professionals.
- **International Cooperation:** Global cooperation is vital due to the transnational nature of cyber threats.



Cyber Security Booklet

- <https://t3n9sm.c2.acecdn.net/wp-content/uploads/2018/12/CYBER-SECURITY-BOOKLETV6.pdf>
- <https://www.techzim.co.zw/2018/12/download-cybersecurity-booklet-put-together-for-your-protection/>



Conclusion

Cyber Crimes are complicated, especially corruption cases. it is advisable that business and the justice system work in teams with each one playing specific roles to ensure that our national courts get what it takes to prove a criminal case beyond reasonable doubt.

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